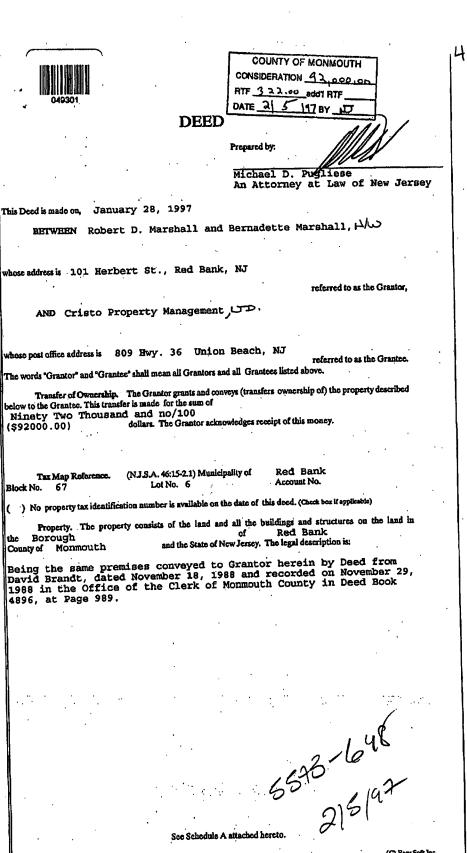
EXHIBIT I



MONMOUTH COUNTY

Inst# 1997015548 - Page 1 of 4

(C) Easy Soft Inc.

or Corp. (Bargain and Sale) Page

ONWEALTH LAND E INSURANCE COMPANY A Reliance Group Holdings Company

TITLE INSURANCE COMMITMENT

Commitment No.

File No. CT-18801

DESCRIPTION

ALL that certain tract, lot and parcel of land lying and being in the Borough of Red Bank, County of Monmouth and state of New Jersey. being more particularly described as follows:

Being known and designated as Lot 6 in Block 67 on the Tax Map of the Borough of Red Bank.

Beginning at t a point in the southerly line of Herbert Street, distant therein 281.66 feet easterly along the same from its intersection with the easterly line of Leighton Avenue, said point being also the northwest corner of premises conveyed to Laurett Cade by DBK 439, Page 471 and running; thence

- 1. Along the southerly line of Herbert Street, South 86 degrees 30 minutes West 32.33 feet to a point; said point being distant 249.33 feet easterly along said southerly line of Herbert Street from its intersection with the easterly line of Leighton Avenue; thence
- 2. South 03 degrees 45 minutes East, 204.00 feet to a point; thence
- 3. North 86 degrees 30 minutes East, 32.33 feet to a point in the westerly line of said premises now or formerly of Cade; thence
- 4. Along the westerly line of said premises now or formerly of Cade, North 03 degrees 45 minutes West, 204.00 feet to the point and place of Beginning.

NOTE: Being Lot(s) 6, Block 67, Tax Map of the Borough of Red Bank.

Issued By:

COASTAL TITLE AGENCY, INC.

P.O. Box 740, 21 W. Main Street, Suite 2, Freehold, NJ 07728

(908) 308-1660 (800) 521-0378 (908) 775-5543 FAX #(908) 308-1881

Promises by Grantor. The Grantor promises that the Grantor has done no act to encumber the property. This promise is called a "covenant as to grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the property (such as by making a mortgage or allowing a judgment to be entered against the Grantor).

Signatures. The Grantur signs this Deed as of the date at the top of the first page.

Witnessed by:

Michael D. Pugliese

Bernadette Marshall

STATE OF NEW JERSEY, COUNTY OF Monmouth

SS:

ICERTIFY that on January 28, 1997 Robert D. Marshall and Bernadette Marshall, personally or

(a) is named in and personally signed this Deed;

(b) signed, soaled and delivered this Deed as his or her act and deed; and

(c) made this Deed for:

\$ 92000.00

personally came before

as the full and actual consideration paid or to be paid for the transfer of title. (Such consideration is defined in N.J.S.A. 46:15-5.)

an Attorney at Law of New Jersey Michael D. Fig hase An Attorney

Ind. to Ind. or Corp. (Bargain and Sale) Page 2

(C) Easy Soft Inc.

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MONMOUTH COUNTY

Inst.# 1997018546 - Page 3 of 4

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MONMOUTH COUNTY

Inst.# 1997015546 - Page 4 of 4

COASTAL TITLE AGENCY, INC.

21 WEST MAIN STREET P.O. BOX 740

FREEHOLD, NJ 07728





DEED

This Deed is made on DECENBER 31,1986

COUNTY OF MONMOUTH

CONSIDERATION 150,000

RTF 525 | padd'l RTF

BETWEEN

Cristo Property Management, Ltd.

a corporation organized and existing under the laws of the State of New Jersey, with its principal office at 809 Highway 36, Union Beach, New Jersey,

referred to as Grantor,

AND

Thomas Owens , single

whose post office address is about to be c/o Capital Assets, 10 Bergen Place, Red Bank, NJ

referred to as Grantee.

The word "Grantee" shall mean all grantees listed above.

Transfer of Ownership. The Grantor grants and conveys (transfers ownership of) the property described below to the Grantee. This transfer is made for the sum of One Hundred Fifty Thousand Dollars (\$150,000.00). The Grantor acknowledges receipt of this money.

Tax Map Reference. (N.J.S.A. 46:15-2.1) Municipality of Red Bank
Block: 67 Lot: 6 Account No.

No property tax identification number is available on the date of this Deed. (Check box if applicable).

Property. The property consists of the land and all the buildings and structures on the land in the Borough of Red Bank, County of Monmouth and State of New Jersey. The legal description is:

SEE ATTACHED SCHEDULE FOR LEGAL DESCRIPTION COMMONLY KNOWN AS: 101 Herbert Street, Red Bank, NJ

Being the same premises conveyed to the Grantor herein by deed from Robert D. Marshall, and Bernadette Marshall, H/W, dated December 31, 1976 and recorded on 2597 in the Monmouth County Clerk/Register's office in Deed Book 5573 at Page 48.

CLERENCE NUMBER

19-26 E

CLERENCE NUMBER

19-70-38216

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Inst.# 1997038216 - Page 1 of 3

COMMONWEALTH LAND TITLE INSURANCE COMPANY A Reliance Group Holdings Company

TITLE INSURANCE COMMITMEN

Commitment No.

File No. CT-18801(A)

DESCRIPTION

ALL that certain tract, lot and parcel of land lying and being in the Borough of Red Bank, County of Monmouth and state of New Jersey, being more particularly described as follows:

Being known and designated as Lot 6 in Block 67 on the Tax Map of the Borough of Red Bank.

Beginning at a point in the southerly line of Herbert Street, distant therein 281.66 feet easterly along the same from its intersection with the easterly line of Leighton Avenue, said point being also the northwest corner of premises conveyed to Laurett Cade by DBK 439, Page 471 and running, thence

- 1. Along the southerly line of Herbert Street, South 86 degrees 30 minutes West 32.33 feet to a point; said point being distant 249.33 feet easterly along said southerly line of Herbert Street from its intersection with the easterly line of Leighton Avenue; thence
- 2. South 03 degrees 45 minutes East, 204.00 feet to a point; thence
- 3. North 86 degrees 30 minutes East, 32.33 feet to a point in the westerly line of said premises now or formerly of Cade; thence
- 4. Along the westerly line of said premises now or formerly of Cade, North 03 degrees 45 minutes West, 204.00 feet to the point and place of Beginning.

NOTE: Being Lot(s) 6, Block 67, Tax Map of the Borough of Red Bank.

Issued By:

COASTAL TITLE AGENCY, INC.

P.O. Box 740, 21 W. Main Street, Suite 2, Freehold, NJ 07728

(908) 308-1660 (800) 521-0378 (908) 775-5543 FAX #(908) 308-1881

101

MONMOUTH COUNTY

	. ,	
	Promises By Grantor. The Grantor promises that the Grantor has done no act to encumber the property. This promise is called a "covenant as to grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the property (such as by making a mortgage or allowing a judgement to be entered against the Grantor).	
	Signatures. This Deed is signed and attested to by the Grantor's proper corporate officers as of the date at the top of the first page. Its proper corporate seal is affixed.	
	Cristo Property Managament, Ltd.	
	Ву:	
	William J. Kans, President	
	State of New Jersey ss:	
	County of Middlesex :	
	I CERTIFY that on December 31.9% William J. Kane personally appeared before me and this person acknowledged under oath, to my satisfaction, that: (a) this person is the President of Cristo Property Management, Ltd., the corporation named in this deed, and was fully authorized to and did execute this deed on its behalf; (b) this deed was made for \$150,000.00 as the full and actual consideration paid or to be paid for the transfer of title. (Such consideration is defined in N.J.S.A.46:15-5).	
	to be baid for the francist of sine. Court	
	Signed and sworn before me on Decembers 21,1996	
	RICHARD J. PEPSNY, ESQ.	
	STATE OF NEW SERSOY	
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	103-Docd-Bargain and Sale Cow, to Granton's Act-Corp. to lend. or Corp.	

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COASTAL TITLE AGENCY, INC.

21 WEST MAIN STREET P.O. BOX 740

FREEHOLD, NJ 07728

COUNTY OF MONMOUTH

Unis Heed. made this 7TH day of JANUARY, 1997

Eletween THOMAS OWENS

located at 110 WEST BERGEN PLACE, SUITE 104, RED BANK, NJ 07 herein designated as Grantor

THOMAS: OWENS and CAPITAL ASSETS PROPERTY MANAGEMENT INVESTMENT, CO., INC.

THOMAS OWENS AS TO 40% INTEREST and CAPITAL ASSETS PROPERTY MANAGEMENT & INVESTMENT, CO., INC. AS TO **60% INTEREST**

located at 10 WEST BERGEN PLACE, SUITE 104, RED BANK, NJ 07701 herein designated as the Grantee;

The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

Transfer of Ownership. The Grantor grants and conveys (transfers ownership of) the property described below to the Grantee. This transfer is made for the sum of UNDER ONE HUNDRED DOLLARS. The Grantor acknowledges receipt of this money.

Tax Map Reference. (N.J.S.A. 46:15-1:1) Municipality of RED BANK Account No. Block 67

No Property tax identification number is available on the date of this Deed. (Check this box if applicable.)

Property. The Property consists of the land and all the buildings and structures on the land in the CITY OF RED BANK County of MONMOUTH, the State of New Jersey, and is commonly known as 101 HERBERT STREET, FREEHOLD, NEW JERSEY The legal description is:

SEE ATTACHED SCHEDULE FOR LEGAL DESCRIPTION.

THE GRANTOR WILL WARRANT, SECURE AND FOREVER DEFEND THE TITLE TO THE SUBJECT PROPERTY.

COMMONWEALTH LAND TITLE INSURANCE COMPANY A Reliance Group Holdings Company

TITLE INSURANCE COMMITMENT

Commitment No.

:: File No.: CT-18801(A)

ALL that certain tract, lot and parcel of land lying and being in the Borough of Red Bank, County of Monmouth and state of New Jersey, see the being more particularly described as follows:

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- the westerly line of said premises now or formerly of Cade;
 - 4. Along the westerly line of said premises now or formerly of Cade, North 03 degrees 45 minutes West, 204.00 feet to the point and place of Beginning.

NOTE: Being Lot(s) 6, Block 67, Tax Map of the Borough of Red Bank.

Issued By:

COASTAL TITLE AGENCY, INC.

P.O. Box 740, 21 W. Main Street, Suite 2, Freehold, NJ 07728 (908) 308-1660 (800) 521-0378 (908) 775-5543 FAX # (908) 308-1881

101

	OF PARTIAL EXE		¥\$1.3	
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DUNTY OF MONMOUTH		Consideration \$ Realty Transfer Fee Date #	197 By Bo	
	L.		dicate that fee is exclusively for county use	_
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Inst.# 1997038217 - Page 3 of 4

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Promises by Grantor. The Grantor promises that the Grantor has done no act to encumber the property. This promise is called a "covenant as to Grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the property (such as by making a mortgage or allowing a judgment to be entered against the Grantor).

Signatures. This Deed is signed and attested to by the Grantor who has hereunto set their hand and seal the day and year first above written.

Signed, Sealed and Delivered in the presence of

THOMAS OWENS

STATE OF NEW JERSEY

SS

COUNTY OF MONMOUTH

, 199, before me, the subscriber, a Be it Remembered, that on JANUARY 7 Notary Public of New Jersey, personally appeared THOMAS OWENS, who I am satisfied, is the person named in and who executed the within Instrument, and thereupon he acknowledged that he signed, sealed and delivered the same as his act and deed, for the uses and purposes therein expressed, and that the full and actual consideration paid or to be paid for the transfer of title to realty evidenced by the within deed, as such consideration is defined in N.I.S.A. 46:15-5, is UNDER ONE HUNDRED DOLLARS.

CLERK'S OFFICE MUMMOUTH COUNTY NEW JERSEY

INSTRUMENT NUMBER 1997038217 RECORDED OH Apr 08, 1997 2:31:32 PM BOOK 108-5589 P.6:115 Total Pases: 4

COUNTY RECERDING 122.00

\$2.00

\$24.00

COASTAL TITLE AGENCY, INC.

21 WEST MAIN STREET P.O. BOX 740 FREEHOLD, NJ 07728

Loan Number: 624173



10

SPACE ABOVE THIS LINE FOR RECORDING DATA

MORTGAGE

THIS MORTGAGE (" Security Instrument") is given on The mortgagor is THOMAS OWENS, UNMARRIED

December 31, 1996

("Borrower"). This Security Instrument is given to

NATIONAL HOME FUNDING, INC.

,which is organized and existing

, and whose principal office and mailing address is under the laws of NEW JERSEY 3443 HIGHWAY 9-N HOLIDAY PLAZA, FRERHOLD, NJ 07728

("Lender"). Borrower owes Lender the principal sum of One Hundred One Thousand Five Hundred Dollars And 00/100

101, 500.00). This debt is evidenced by Borrower's note dated the same date as this Security Dollars (U.S.\$ Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on 1, 2012 . This Security Instrument secures to Lender: (a) the repayment of the debt January evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. This Security Instrument and the Note secured hereby are subject to modification (including changes in the interest rate, the due date, and other terms and conditions), as defined in New Jersey Laws 1985, ch. 353, § 1 et seq., and upon such modification, shall have the benefit of the lien priority provisions of that law. The maximum principal amount secured by this Security . For these purposes, Borrower does hereby mortgage, grant and convey to Lender the Instrument is \$ 101,500.00 County, New Jersey: following described property located in MONMOUTH

CLERK SEMFLOGAL DESCRIPTION ATTACHED HERETO

NEW JERSEY

INSTRUMENT NUMBER 1997038221 RECORDED OH Apr 08, 1997 2:34:21 PM

BDDK1MB-6166 PG1691 Total Pases: 10

COUNTY RECORDING

DEDICATED TRUST

\$2.00

FUND CONNISSION TOTAL

\$33.00 which has the address of 101 HERBERT ST

[Zip Code]

07701

[Street] ("Property Address"); RED BANK

* THE NOTE THIS SECURITY INSTRUMENT SECURES CONTAINS PROVISIONS FOR A BALLOCH PAYMENT. THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST IS PAYABLE

IN FULL AT MATURITY.

NEW JERSEY-Single Family -Famile Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3031 9/90 (page 1 of 6 pages)

g Eastern ITEM 1924 (9012)

Software

New Jersey

COMMONWEALTH LAND TITLE INSURANCE COMPANY A Reliance Group Holdings Company

TITLE INSURANCE COMMITMEN

Commitment No.

File No. CT-18801(A)

DESCRIPTION

ALL that certain tract. lot and parcel of land lying and being in the Borough of Red Bank, County of Monmouth and state of New Jersey, being more particularly described as follows:

Being known and designated as Lot 6 in Block 67 on the Tax Map of the Borough of Red Bank.

Beginning at a point in the southerly line of Herbert Street, distant therein 281.66 feet easterly along the same from its intersection with the easterly line of Leighton Avenue, said point being also the northwest corner of premises conveyed to Laurett Cade by DBK 439, Page 471 and running; thence

- 1. Along the southerly line of Herbert Street, South 86 degrees 30 minutes West 32.33 feet to a point; said point being distant 249.33 feet easterly along said southerly line of Herbert Street from its intersection with the easterly line of Leighton Avenue; thence
- 2. South 03 degrees 45 minutes East, 204.00 feet to a point; thence
- 3. North 86 degrees 30 minutes East, 32.33 feet to a point in the westerly line of said premises now or formerly of Cade; thence
- 4. Along the westerly line of said premises now or formerly of Cade, North 03 degrees 45 minutes West, 204.00 feet to the point and place of Beginning.

NOTE: Being Lot(s) 6, Block 67, Tax Map of the Borough of Red Bank.

Issued By:

COASTAL TITLE AGENCY, INC.

P.O. Box 740, 21 W. Main Street, Suite 2, Freehold, NJ 07728

(908) 308-1660 (800) 521-0378 (908) 775-5543 FAX #(908) 308-1881

BALLOON RIDER

LOAN# 624173

(Full Repayment Required at Maturity)

THIS BALLOON RIDER is made this 31ST day of December, 1996, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to NATIONAL HOME FUNDING, INC.

(the "Lender") of the same date and covering the

property described in the Security Instrument and located at:

101 HERBERT ST, RED BANK, NJ 07701

(Property Address)

The interest rate stated on the Note is called the "Note Rate". The date of the Note is called the "Note Date". I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder".

The Note is a Balloon Note which means that the amount of my monthly payment is insufficient to repay the Note in full by Maturity. Therefore, the final payment will be significantly larger than the other payments under the Note.

I understand that the Lender is under no obligation to refinance the Note or to modify the Note or reset the Note Rate or to extend the Note Maturity Date or the Maturity Date of this Security Instrument, and that I will have to repay the Note from my own resources or find a lender willing to lend me the money to repay the Note.

I further understand that should I not repay the Note on or before the Maturity Date, I will be in default, and the Lender will have the right to exercise all of its rights against me because of my default, including the right to foreclosure of the Security Instrument, or other remedies permitted by law.

BY SIGNING BELOW, BORROWER accepts and agrees to the terms and covenants contained in this Balloon Rider.

Ann On an	(Scal)
THOMAS OWENS	-Borrower
	(Scal)
	-Barrowe
	(Scal)
	-Borrowe
	(Seal
	-Borrowc

Balloon Rider

(8-2-95) JC-22205-11



MONMOUTH COUNTY

Inst.# 1997038221 - Page 3 of 10

1-4 FAMILY RIDER Assignment of Rents

Loan Number: 624173

THIS 1-4 FAMILY RIDBR is made this 31st day of December, 1996, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security and (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Net to

NATIONAL HOME FUNDING, INC.

(the "Lender")

of the same date and covering the property described in the Security Instrument and located at:

101 HERBERT ST, RED BANK, NJ 07701
[Property Address]

- 1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:
- A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, ecoling, electricity, gas, including, but not limited to, those for the purposes of supplying or distributing heating, ecoling, electricity, gas, including, but not limited to, those for the purposes of supplying or distributing heating, ecoling, electricity, gas, including, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains, and curtain rods, attached mirrors, cabinets, awnings, attached floor coverings now or hereafter attached to the Property, all of which, including panelling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the Security Instrument as the "Property".
- B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.
- C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.
- D. RENT LOSS INSURANCE, Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.
 - E. "BORROWER'S RIGHT TO REINSTATE" DELETED, Uniform Covenant 18 is deleted.

MULTISTATE 1-4 PAMILY RIDER - Fannis MacFreddis Mac Uniform Instrument

Pozza 3170 9/90 (page 1 of 2 pages)

BEASTERN Software ITBM 1790 (9410)

- F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.
- G. ASSIGNMENT OF LEASES. Upon Londer's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

H ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until: (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and; (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not core or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

L CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in pages 1 and 2 of this 1-4 Family Rider.

There O. a.	(Seal)	(Scal)
THOMAS OWENS	-Borrower	-Borrowe
	(Seal)	(Seaf
	-Borrower	-Borrowei

Form 3170 9/90 (page 2 of 2 pages)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal

of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the escrew items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lander shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was

made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this

Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2;

third, to interest due; fourth, to principal due; and last, to any late charges due under the note.

4. Charges; Lieus. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in

writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender

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requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender

may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately

prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property, Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ands in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award of claim for damages, direct or consequential, in connection with any Single Pamily - Pannie Mae/Preddie Mae UNIFORM INSTRUMENT - Uniform Covenants 9/90 (page 3 of 6 pages)

condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lendar otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone

the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Lean Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund

reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lendar's prior written consent, Lendar may, at its option, required immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lendar if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of:(a) 5 days (or such other period as applicable law may

Single Family - Famile Mae/Freddle Mac UNIFORM INSTRUMENT - Uniform Covenants 9/90 (page 4 of 6 pages)

specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Bnvironmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential

uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

- 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by indicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorneys' fees and costs of title evidence permitted by Rules of
- 22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall cancel this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
- 23. No Claim of Credit for Taxes. Borrower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments or charges. Borrower will not claim any deduction from the taxable value of the Property by reason of this Security Instrument.

Form 3031 9/90 (page 5 of 6 pages)

24. Riders to this Security Instrument, I Security Instrument, the covenants and agreem the covenants and agreements of this Security [Check applicable box(es)]	ients of each such rider shall be in	d by Borrower and recorded together with this corporated into and shall amend and supplement part of this Security Instrument.
Adjustable Rate Rider	Condominium Rider	XX 1-4 Family Rider
Graduated Payment Rider	Planned Unit Development	Rider Biweekly Payment Rider
ZZ Balloon Rider	Rate Improvement Rider	Second Home Rider
Other(s) [specify] LEGAL D	ESCRIPTION	
BY SIGNING BBLOW, Borrower accepts any rider(s) executed by Borrower and recorde	and agrees to the terms and cover d with it.	ants contained in this Security Instrument and in
Signed, sealed and delivered in the presence of	5 Janes	Oren (Seel)
Saranet to	THOMAS OWENS	-Borrower
- Joveling 18		(Seal)
		-Borrower
		(Seal)
		-Borrower
:		(Seal)
·		-Borrower
STATE OF NEW JERSEY, On this 31st day of D. THOMAS OWENS	Mon Month	County ss: ,before me, the subscriber, personally appeared who, I am satisfied,
is the person(s) named in and whacknowledged that he signed, seal deed, for the purposes therein expressed.	to executed the within instrument, and and delivered the same as	
	- Sport) Notary Public
	. NO	LORRAINE E. KING I Notary Public LORRAINE E. KING TARY PUBLIC OF NEW JERSEY TARY PUBLIC OF NEW JERSEY Commission Explices Feb. 21, 2001
Receibt of a range coby of time instrument but	vided without charge, is hereby ack	nowledged.
Witness:	I Ton	o Ommi (Seal)
Chromo O	THOMAS	OWBNS -Barrower
	ノ · <u></u>	(Seal)
	•	-Borrower
	-	(Seal) -Borrower
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	•	Form 3031 9/90 (page 6 of 6 pages)
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EXHIBIT J

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· · · · · · · · · · · · · · · · · · ·	John H. Lanahan, Box.	
	PRED	
i l	This Deed is made on 1996	
	BETWEEN OCT Mortgans Communication and a second sec	
	as the Grantor.	1
	to be 89 Jefferson Street, Paterson, NJ, referred to as the	
	The word "Grantee" shall mean all Grantees listed above. Transfer of Ownership. The Grantor grants and conveys transfers ownership of the property described and conveys	1
	Grantee. This transfer is a post of described below to the	
	Tax Map. Reference. (N.J.S.A. 46:15-2:1) Municipality of Paterson, Block No. 44, Lot No. 7	
	(X) No property tax identification number is available on the date of this Deed. (Check box if applicable).	
	property. The property consists of the land and all the	
	buildings and structures on the land in the City of Paterson, county of Passaid, and State of New Jersey. The legal description	
	Being more particularly described on schedule a attached hereto and made a part hereop.	
	•	
	BEING the same premises conveyed to the within Grantor by deed from Edwin Englehardt, Sheriff of the County of Passaic, in the State of New Jersey dated October 6, 1995, recorded October 12, 1995 in Deed Book D-142, Page 84.	
	This property is consend and a second 12, 1995 in Deed	[
	This property is conveyed subject to easements, restrictions of record, such facts as may be disclosed by an accurate survey and property and its use.	
	property and its use:	
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PASSAIC COUNTY

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Inst.# 1996051813 - Page 1 of 5

T-Park Control	
	
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•	SCHEDULE A (Description)
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	All the real property located in the City of Paterson, County of Passale, State of New Jersey and
	BEGINNING in the southerly line of Jefferson Street at a point in the same distant 100 feet southeasterly from Garfield Avenue, formerly known as McCurdy Street and running from
	1. Southwesterly at right angles to Jefferson Street, 100 feet; thence
	2. Southeasterly parallel with Jefforson Street, 25 feet; thence
	Northeasterly parallel with the first course, 100 feet to the southwesterly line of Jefferson Street; thence
	4. Northwesterly along the same, 25 feet to the place of BEGINNING.
	The above premises are further described in accordance with a survey made by G. Cassena & Assoc;, dated September 24, 1986 as follows:
	BEGINNING at a point in the westerly line of Jefferson Street distant 100.00 feet southerly from the intersection of said westerly line of Jefferson Street with the southerly line of Garfield Avenue (formerly McCurdy Street) and running thence:
	1. South 57 degrees 00 minutes West 100:00 feet; thence
	2. South 33 degrees 00 minutes East 25,00 feet; thence
	Street; thence
	4. Along the same North 33 degrees 00 minutes West 25.00 feet to the point and place of BEGINNING.
	FOR INFORMATION ONLY: Being known as Tax Lot 7 in Block 44, as shown on the Tax Assessment Map of the City of Paterson.
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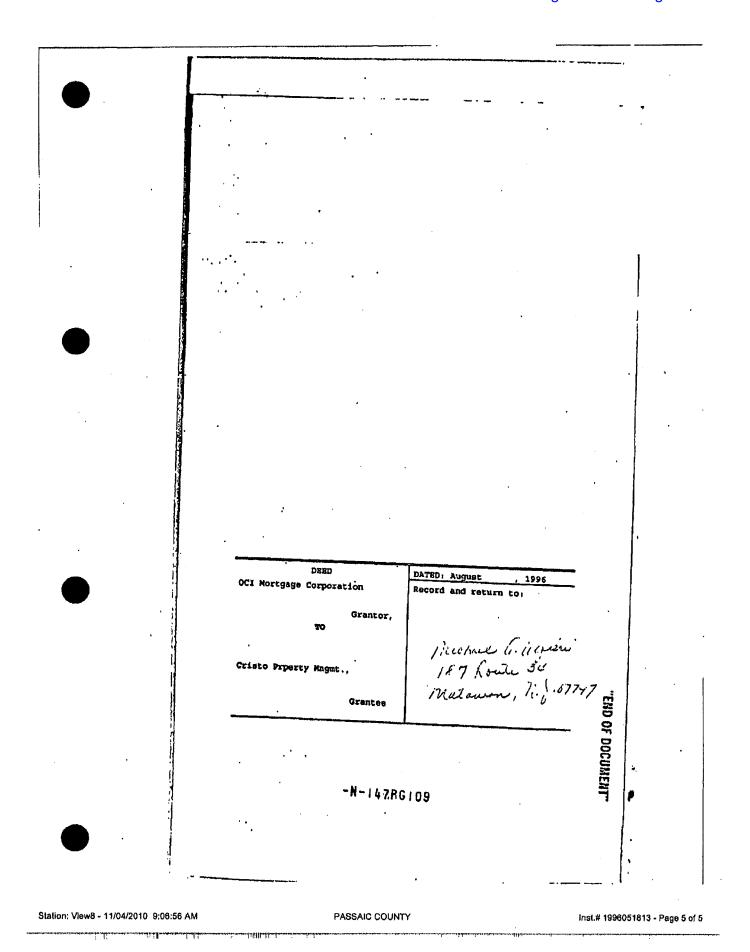
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	Province by Change of	
	Promises by Grantor. The Grantor promises that the Grantor has done no act to encumber the property. This promise is called a "covenant as to grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed arrows.	
	legal rights which affect the same any one else to obtain any	
	Signatures This book is the state of against the Grantor),	
	the first page. Its corporate seal is affixed.	
	Attested by: OCT Mortgage, Corporation	
	(C)	
	LES W. CARTER MARKE MINTER	
	STATE TEXAS	
	I CERTIFY that on August 13 , 1996, LES W. CAPTIER	
	personally came before me and this person acknowledged under cath,	
	(a) this person is the EMCREE'?	
	(b) this paragraphy to the second sec	
	(b) this person is the attesting witness to the signing of this Deed by the proper corporate officer who is MANY WINTER the the	
	(c) this Deed was signed and dollars	•
	its voluntary act duly authorized by the corporation as of its Board of Directors,	
	(d) this person knows the proper seal of the corporation which was affixed to this Deed;	
	(e) this person signed this proof to attest to the truth of these facts, and	
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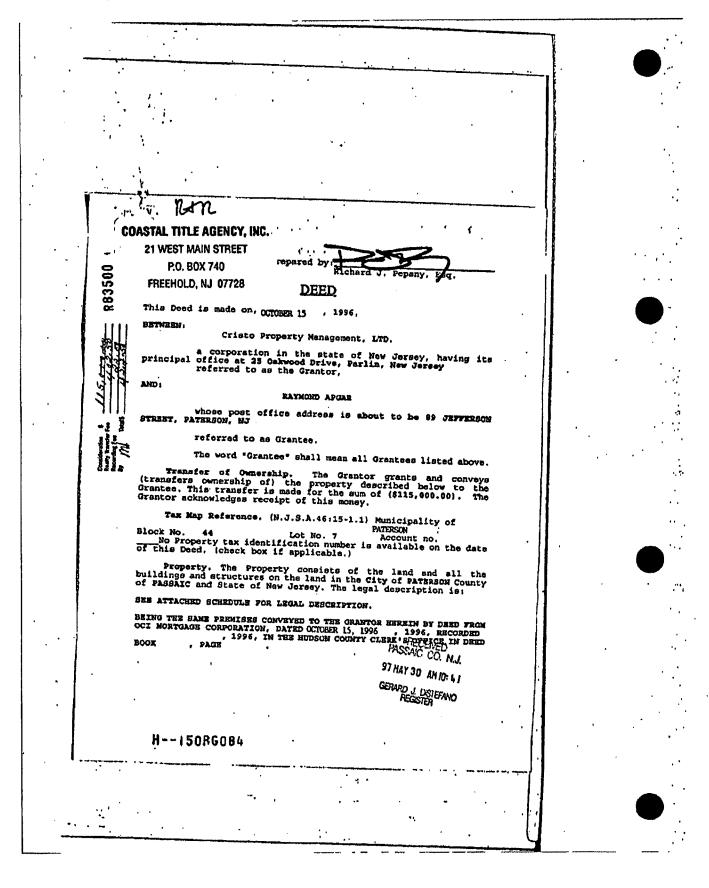
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PASSAIC COUNTY

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Inst.# 1997023922 - Page 1 of 3

COMMONWEALTH LAND TITLE INSURANCE COMPANY A Reliance Group Holdings Company

#### File No. CT-18105(A)

#### DESCRIPTION

ALL that certain tract, lot and parcel of land lying and being in the City of Passaio, County of Passaic and state of New Jersey, being more particularly described as follows:

Beginning in the southerfy line of Jefferson Street as a point in the same distant 100 feet southeasterly from Garfield Avenue, furnerly known as McCurdy Street and running from themos

- 1. Southwesterly at right angles to Jefferson Street, 100 feet; thence
- 2. Southeasterly parallel with Jefferson Street, 25 feet; thence
- 3. Northeasterly parallel with the first course, 100 feet to the southwesterly line of Jefferson Street; thence
- 4. Northwesterly along the same, 25 foot to the place of Beginning.

The same being known as Lot No. 8 in Block B as laid down on map of lands late of John Burhans, deceased, Paterson, Now Jersey, Theodore Everson, Engineer.

The same being known as #89 Jufferson Street, Paterson, New Jersey as shown on tax assessor's map of the City of Paterson.

The above premises are further in accordance with a survey made by G. Cassetta & Associates, dated September 24, 1986 as follows:

Beginning at a point the westerly line of Jefferson Street distant 100.00 feet southerly from the intersection of said westerly line of Jefferson Street with the southerly line of Garfield Avenue (formerly McCurdy Street) and sunning; thence

- 1. South 57 degrees 00 minutes West 100,00 flot; thence
- 2. South 33 degrees 00 minutes East 25,00 feet; thence
- 3. North 57 degrees 00 minutes East 100,00 feet to a point in the westerly line of Jefferson Street; thence
- 4. Along the same North 33 degrees 00 minutes West 25,00 feet to the point and place of Beginning.

NOTE: Being Lot(s) 7, Block A0044, Tax Map of the City of Passalo

Immed By: COASTAL TITLE AGENCY, INC. P.O. Bax 740, 21 W. Main Street, Suite 2, Freehold, NJ 07728 (203) 308-1660 (800) 521-0378 (203) 775-5343 PAX #(208) 308-1831

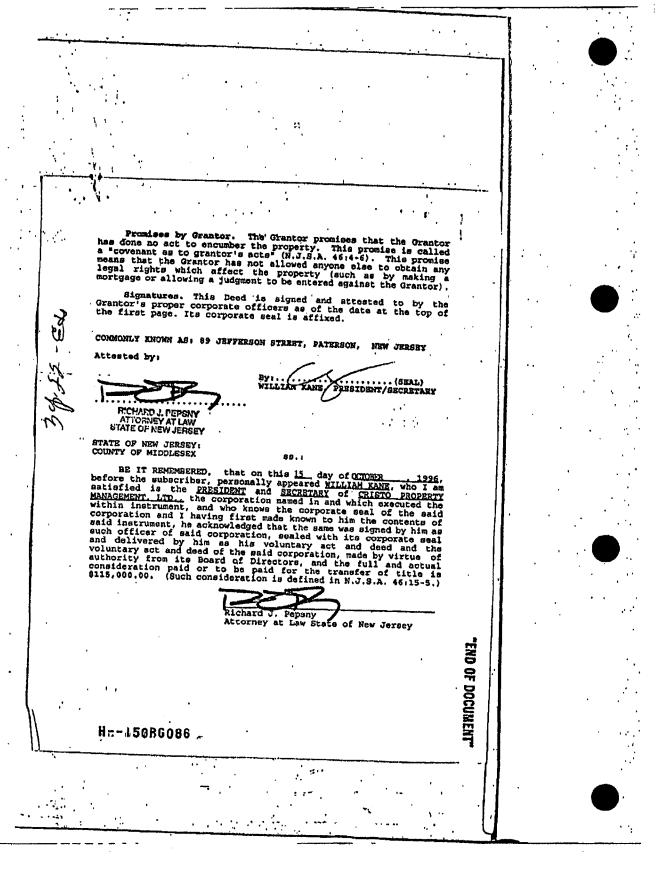
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PASSAIC COUNTY

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Inst.# 1997023922 - Page 3 of 3

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: . •	COASTAL TITLE AGENCY, INC. 21 WEST MAIN STREET	
	P.O. BOX 740 Prepared by: Market & State & Sta	;
	FREEHOLD, NJ 07728  DEED  LORRAINE & KIND	
	This Deed, made this 15th day of OCTOBER, 1996	
	Between RAYMOND APGAR tourist at the Personnel Service	
•	herein designated as Grantor  And RAYMOND APGAR & CAPITAL ASSETS . PROPERTY	
· · · · · · · · · · · · · · · · · · ·	A THE STATE OF THE STATE OF THE	
	RAYMOND APGAR AS TO 40% INTEREST AND CAPITOL ASSESS. PROPERTY MANAGEMENT & INVESTMENT, CO., INC. AS TO 60% INTEREST	. ]
•	located at 10 WEST BERGEN PLACE, SUITE 104, RED BANK, NEW JERSEY 07701 herein designated as the Grantee,	
•	The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.	1
	Transfer of Ownership. The Granter grants and conveys (transfers ownership of) the property described below to the Grantee. This transfer is made for the sum of UNDER ONE HUNDRED DOLLARS. The Granter acknowledges receipt of this money.	
	Tax Map Reference. (N.LS.A. 46:15-1.1) Municipality of PATERSON.  Block A0044 Lot 7 Account No.	
	No Property tax identification number is available on the date of this Dood. (Check this box	
	Property. The Property consists of the land and all the buildings and atructures on the land in the CITY OF PATERSON County of PASSAIC, the State of New Jersey, and is commonly known as 89 JEFFERSON STREET, PATERSON, NEW JERSEY	1
	SEE ATTACHED SCHEDULE FOR LEGAL DESCRIPTION.	
••	THE GRANTOR WILL WARRANT, SECURE AND FOREVER DEPEND THE TITLE TO THE SUBJECT PROPERTY.	
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PASSAIC COUNTY

Inst.# 1997023923 - Page 1 of 4

COMMONWEALTH LAND TITLE INSURANCE COMPANY A Reliance Group Holdings Company FTM No. CT-18105(A) DESCRIPTION ALL that certain tract, lot and parcel of land lying and being in the City of Passaic, County of Passaic and state of New Jersey, being more particularly described as follows: Beginning in the southerty line of Jefferson Street as a point in the same distant 100 feet southeastarly from Garfield Avenue, formerly known as McCurdy Street and running from; thence 1. Southwesterly at right angles to Jefferson Street, 100 Ret; thence 2. Southensterly parallel with Jefferson Street, 25 feet; thence 3. Northeasterly parallel with the first course, 100 shet to the southwesterly line of Jefferson Street; thence 4. Northwesterly along the same, 25 feet to the place of Beginning. The same being known as Lot No. 8 in Block B as laid down on map of lands late of John Burhans, deceased, Paterson, New Jersey, Theodore Everson, Engineer. The same being known as #89 Jefferson Street, Paterson, New Jersey as shown on tax assessor's map of the City of Paterson. The above premises are further in accordance with a survey made by G. Cassetts & Associates, dated September 24, 1986 as ag at a point the westerly line of Jefferson Street distant 100.00 feet southerly from the intersection of said westerly line of Jefferson Street with the southerly line of Carfield Avenue (formerly McCurdy Street) and running; thence 1. South 57 degrees 00 minutes West 100,00 feet; thence 2. South 33 degrees 00 minutes East 25.00 feet; thence 3. North 57 degrees 00 minutes East 100,00 feet to a point in the westerly line of Jefferson Street; thence 4. Along the same North 33 degrees 00 minutes West 25.00 feet to the point and place of Beginning. NOTE: Being Let(s) 7, Block A0044, Tax Map of the City of Passaic Issued By: COASTAL TITLE AGENCY, INC. P.O. Box 740, 21 W. Main Street, Suite 2, Freshold, NJ 07728 (908) 308-1660 (800) 521-0378 (908) 775-5543 FAX #(908) 308-1881 H--150RG088

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PASSAIC COUNTY

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Promises by Grantor. The Granter promises that the Grantor has done no act to encumber the property. This promise is called a "covenant as to Grantor's acts." (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone clast to obtain any legal rights which affect the property (such as by making a mortgage or allowing a judgment to be entered against the Grantor).  Signatures. This Deed is signed and attested to by the Granter who has hereunio set their hand and seal the day and year first above written.  Signed, Scaled and Delivered is the presence of Adams. Again.  Anyond Apgar.  STATE OF NEW JERSEY		
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Signed, Sealed and Delivered in the presence of  Aller Digmond again  RAYMOND APGAR  STATE OF NEW JERSEY		,
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COUNTY OF MONMOUTH ) SS		
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Be it Remembered, that on OCTORER 15 , 1996, before me, the subscriber, a Notary Public of New Jersey, personally appeared RAYMAND A PUBLIC ME.	1 .	
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and delivered the same as their sea their sea and delivered the same as their sealed	l.	
full and actual consideration paid or to be paid for the uses and purposes therein expressed, and that the deed, as such consideration is defined in N.J.S.A. 46-18-16 to traity evidenced by the within	i	
deed, as such consideration is defined in N.J.S.A. 46:15-5 is UNDER ONE HUNDRED DOLLARS.	1 .	
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PASSAIC COUNTY

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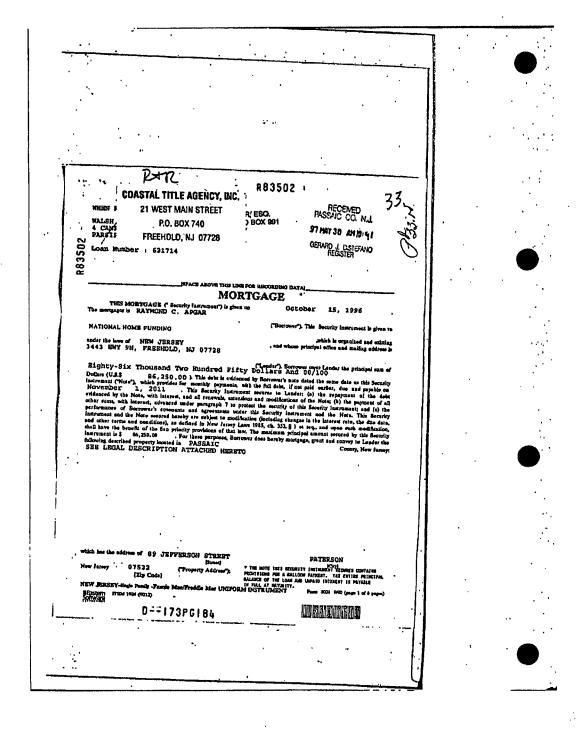
Inst.# 1997023923 - Page 3 of 4

· .	4"	
• , .	NCIS45 - Affidurit of Canadacration  STATE OF NEW JERSEY  APPIDAVITOR CONSIDERATION OR  EXEMPTION (a. 49, P.L. 1963)  (a. 49, P.L. 1963)	
	(a. 4. P.L. 1963) 904-274-0009	
	(c. 48, P.L. 1943) 905-273-2009  PARTIAL EXEMPTION (c. 178, P.L. 1973)  To Be Recorded With Deed Pursuant to a 43, P.L. 1968, as amended by c. 225, P.L. 1985 (N.J.R.A. 45:15-5 et seq.)	
	STATE OF NEW JERSEY  Commideration 5 OR RECORDERS USE ONLY	:
	(1) BAPTY OR L DOA'S DEED TO SEE THE S	
	(1) PARTY OR LEGAL REPRESENTATIVE (See Instructions #2.4 and 5 on reverse elds.)  Deponent. Robert F. Arg.1  Others  deponent and says that how he is the Title Company	
•	deposes and says that hotshe is the	
	bit is desired dated 10/15/96 Company the Company of the Company o	
	bin a dead dated 10/15/96 , transferring real property identified as Block No. ACO44  Lot No. 7 incuted at 89 Josson Street, Paterson  From Address, Resignally, Comp.  (2) CONSIDERATION (See Instruction #4.)	
	(2) CONSIDERATION CO. 1	
	(2) CONSIDERATION (Boo Instruction #6.)  Deponent states that, with respect to deed berets approved the herein	
•	Deponent states that, with respect to deed herets cancered, the actual amount of money and the monatary value of any other reasily, including the remainer amount of any order mertgagn is which the transfer of title to the lands, tenements or and agreed to be need by the granice amount of any order mertgagn is which the transfer is subject or which is to be assumed to with the transfer of the transfer of the transfer of the contraction and agreed to be need t	
; .	(8) FULL EXEMPTION FROM FEE Deputes teleme that this deed treataction is fully exempt from the Realty Transfer symbol is not sufficient.  (8) FULL EXEMPTION FROM FEE Deputes teleme that this deed treataction is fully exempt from the Realty Transfer symbol is not sufficient.	
	(3) FULL EXEMPTION FROM FEE Deponent claims that this deed transaction is fully enemy from the Reality Transfer symbol is not sufficient. (S. 1983, for the following reason(s): Explain in dotal. (So Instruction #7.) Mere reference to examption Constitutation (S. 1983, for the following reason(s): Explain in dotal. (So Instruction #7.) Mere reference to examption Constitutation (S. 1983, for the following reason(s): ALL BOXES IN The PROPERLATE CATEGORY MUST BE CHECKED. Failure to do so will void claim for partial examption. (See Instructions #1.)  Department claims that this deed transaction is exampt from the increased portion of the Reality Transfer Fee Imposed by a. 176, a.) HENNOR CITIZEN (See Instruction #2.)  Of transfer of the following reason(s):  Of transfer of the following reason(s):  Of the following reaso	
ļ	(4) PARTIAL EXEMPTION FROM FEE NOTE AN ACCURATE	
İ	(4) PARTIAL EXEMPTION FROM PRE NOTE: All boxes below apply to grantorial only ALL BOXES IN and 89.)  December claims that this deed transaction is exempt from the increased portion of the Really Transfer Fee imposed by a 176, by L. 1975 for the following reason(s):	
-	a) HENNIR CITIZEN (Rec Instruction #Z.)  Grantur(s) (E. yr., of age or own.  One or two-(amily residential premises.  One or two-(amily residential premises.	•
	Crantor(s) fix yrs, of age or over.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(s) at time of sale.   Owned and accupied by grantor(	
·	Grantor(s) logally blind, *   Owned and occupied by granter(s) at time of eals.   One or two-family residential pramises,   DisABLED (See Instruction #8.)	
. "	DISABLED (Gee instruction #8.)  Granter(s) permanently and totally disabled. *  Owned and occupied by granter(s) at time of sale.  Not gainfully employed.  No joint owners other than spouse or other qualified exampt sweers.	
	* IN THE CASE OF NEEDANDAND WIFE ONLY ONE GRANTOE MEEDQUALITY.	
	b) BLIND (Hen Instruction ##1)  Grantor(h) jugally blind. *  One of two Lamily residential practises.  DISABLED (Bee instruction ##2)  Grantor(h) permanently and totally disabled. *  One of two Lamily residential practises.  DISABLED (Bee instruction ##2)  One of two Lamily residential practises.  One of two Lamily residential practises.  One of two Lamily residential practises.  No joint owners other than spouse or other qualified exampt swears.  No joint owners other than spouse or other qualified exampt swears.  No joint owners other than spouse or other qualified exampt swears.  No joint owners other than spouse or other qualified exampt swears.  No joint owners other than spouse or other qualified exampt swears.  ON AND MODERATE INCOME HOUSING (Bee Instruction ##2)  Antirety new improvement.  ON NEW CONSTRUCTION (Bee Instruction ##2)  ON The CONSTRUCTION (Bee Instruction ##3)  ON The CONSTRUCTION (Bee Instruction ##4)	
•	d) NEW CONSTRUCTION (Res Instruction #4.)    Entirely new improvement.     Not previously occupied.	
	Deponent makes this Affidavit to induce the County Check or Register of Donds to record the despend scoop the fee submitted between the fee submitted find and and an expension of c. 49, P.L. 1969.	11
	the Your Robert P. Acel	
	21 W. Hain Struct  Saura Zappad  21 W. Hain Struct  Saura Zappad	·
, .	Motory Public of May 1975//	
	Deed Number Book Para	
	IMPORTANT - BEPORE COMPLETING THIS APPIDAVIT, M.P.ASE BRAD THE (1977)	
-	The corner is presented by the Director, Division of Taxation in the Department of the Treasury, so required by Isra, and may not be stored without the ORIGINAL. White copy to be retained by County.  ORIGINAL. White copy to be forwarded by County.  DIVILICATE: Fink copy to be forwarded by County to Division of Taxatine on partial exemption from he OLIAC 1816-810.	
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PASSAIC COUNTY

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PASSAIC COUNTY

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COMMONWEALTH LAND TITLE INSURANCE COMPANY
A Reliance Group Holdings Company Tile No. CT-18105(A) DESCRIPTION ALL that certain tract, lot and parcel of land lying and being in the City of Passaid, County of Passaic and state of New Jersey, being more particularly described as follows: Beginning in the southerly line of Jefferson Street as a point in the same distant 100 feet southeasterly from Garfield Avenue, farmerly known as McCurdy Street and running from; thence 1. Southwesterly at right angles to Jefferson Street, 100 feet; thence 2. Southeasterly parallel with Jefferson Street, 25 fact; thence 3. Northcasterly parallel with the first course, 100 that to the southwesterly line of Jefferson Street; thence 4. Northwesterly along the same, 25 foot to the place of Heginning. The same being known as Lot No. 8 in Block B as laid down on map of lands late of John Burhans, deceased, Paterson, New The same being known as 889 Jefferson Street, Paterson, New Jersey as shown on tax assessor's map of the City of Paterson. The above premises are further is eccordance with a survey made by G. Cassetts & Associates, dated September 24, 1986 as Beginning at a point the westerly line of Jefferson Street distant 100,00 fact southerly from the intersection of said westerly line of Jefferson Street with the southerly line of Garfield Avenue (formerly McCurdy Street) and running; thence 1. South 57 degrees 00 minutes West 100.00 foct; thence 2. South 33 degrees 00 minutes East 25,00 feet; thence 3. North 57 degrees 00 minutes East 100.00 feet to a point in the westerly line of Jefferson Street; thence 4. Along the same North 33 degrees 00 minutes West 25.00 flot to the point and place of Beginning. NOTE: Being Lot(s) 7, Block A0044, Tax Map of the City of Pansaio COASTAL TITLE AGENCY, INC. P.O. Box 740, 21 W. Main Street, Suite 1, Freehold, NJ 07728 (208) 303-1660 (800) 521-0378 (908) 775-3543 FAX #(208) 308-1881 --173PG185

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PASSAIC COUNTY

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Inst.# 1997023924 - Page 2 of 10

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LOAN# 621714	BALLOON RIDER Pull Repayment Required at Maturity)	
THIS BALLOON RIDER incorporated late and shall be decar Secure Debt (the "Security Institute Borrower's Note to NATIONAL	red to amend and supplement the Mortgage, Doed of Trent or Seconds Press or	
property described in the Security I 89 JEFFERSON STREET, PA	(de: "Lender") of the same date and covering the FERSON, NJ 87522	:
the bine in ealled the "Note Holder"	(Property Address)  Note is called the "Note Ram". The date of the Note is called the "Note Date",  er the Note, Security Instrument and this Rider, The Leader of anyone who  enter and this Rider by transfer and who is entitled to receive payments under  the means that the amount of my menulty payment is insufficient to repay the  the final payment will be significantly larger than the other payments under	
Note Rate or to eatend the Lender le  Note Rate or to eatend the Note Mi have to repay the Note from my own I further understand that should the Lender will have the right to eac foreclusure of the Security Instrumen	under no obligation to refinance the Note or to modify the Note or reset the intuity Date or the Manurity Date of this Security instrument, and that I will resources or find a lender willing to tend me the money to repay the Note. I had repay the Note on or before the Manurity Date, I will be in default, and relies all of its rights agalant me because of my default, including the right to it, or other remedies permitted by law.	
BY SIGNING BELOW, BORI Balloon Rider.	OWER accepts and agrees to the terms and covenants contained is this	
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PASSAIC COUNTY

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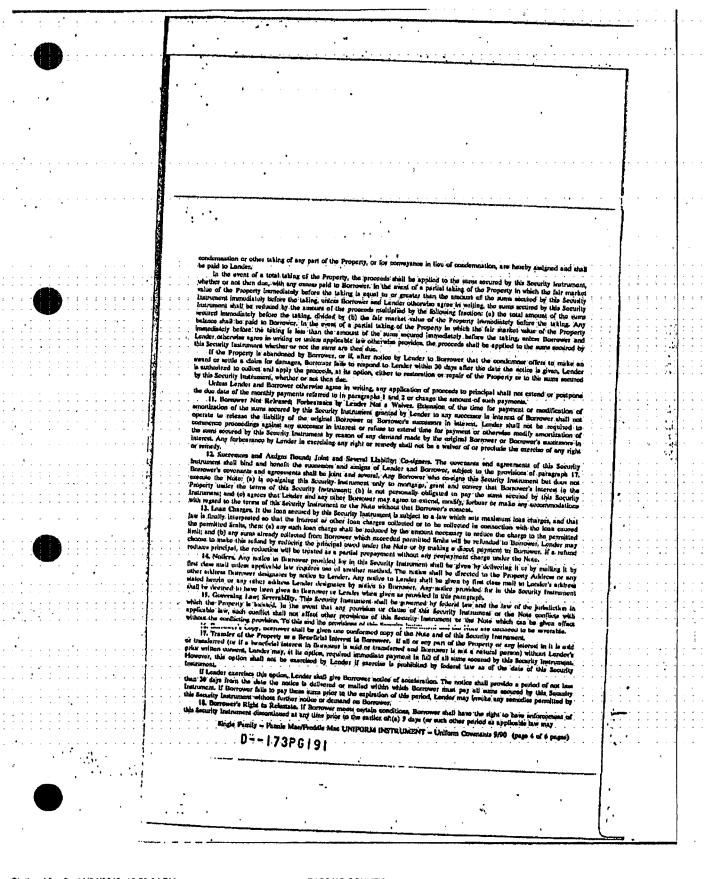
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(		•			·
		Loan Number: 621714  THIS 14 FAMILY RIDER is made and is incorporated into and shall be does (the "Security instrument") of the	1-4 FAMILY RIDER Assignment of Rents this 15th day of October, 1996 commend to amond and rapplement the Morte same date given by the undersigned (the "B	age, Deed of Trust or Security	
		NATIONAL HOME PUNDING of the name date and covering the prope	ity described in the Security instrument and	(the "Londer")	
•		1-4 FAMILY COVENANTS. In add Borrower and Londor further covenant a	SON STREET, PATERSON, NJ 075  [Property Address]  Stition to the covenants and agreements made agree as follows:	e in the Security Instrument,	
		I-4 FAMILY COVENANTS. In add Borrower and Londer further covenant at A. ADDITIONAL PROPERTY SUB- deacribed in the Security Instrument, the constitute the Property covered by the Se- whatsoever now or bereafter located in including, but not limited to, those for water, air and light, line prevention and bath tubs, water heaters, water closets, a awaings, storm windows, storm doors, acr panelling and attached floor covering replacements and additions thereto, that Security Instruments.	SON STREET, PATERSON, NJ 075  Property Address]  hition to the covenants and agreements mad ad agree as follows:  JECT TO THE SECURITY INSTRUMENT  of following items are added to the Proper curity instrument: building materials, applian , on, or used, or intended to be used in c the purposes of supplying or distributing he actinguishing apparatus, security and access index, ranges, stoves, refrigerators, dishwater seens, blinds, shades, curtains, and curtain roc now or hereafter attached to the Prope les deemed to be and remain a part of	to in the Security Instrument,  T. In addition to the Property ty description, and shall also cas and grouds of every nature connection with the Property, ating, cooling, electricity, gas, control appearatus, plumbing, r, disposals, washers, dryers, la, attached unirrom, cabinets, stry, all of which, including	
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	G. ASSIGNMENT OF LEASES. U Property and all accurity deposits made shall have the right to modify, extend o discretion. As used in this paragraph Q leasehold.	Administration with property of the Print	openy. Open use smillsmeat.	Londar		1	: :		* * * -		(	D	
	II. ASSIGNMENT OF RENTS, As absolutely and unconditionally satigns ar regardless of to whom the Rents of the collect the Rents, and arrors that each collect the Rents, and arrors that each	A AMPIETO CONGOT EN INS 1990 SI	id rovenuus ("Renth") of the P	roperty.									; :
	agents. However, Barrower shall receive to paragraph 21 of the Security instrume be paid to Lender or Lender's agent assignment for additional security only.	the Reats untils (i) Lender has given int and; (ii) Lender has given notice. This assignment of Rents constitutes	the Rente to: Lender or L n Borrower notice of default p to the tenant(s) that the Rente an absolute anignment and	ander's Turnuent Fare to : ? Thought				11		1 1	1 : :		
	If Lender gives notion of breach to be trustee for the benefit of Lender only, to shall be easilied to collect and receive the Property shall may all Regis due and the Property shall not all Regis due and the Property shall not all Regis due and the Property shall not all Regis due and the Property shall not all Regis due and the Property shall not all Regis due and the Property shall not all Regis due to the Property shall not all Regis due to the Property shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not be shall not b	il of the Runts of the Property; (iii)	the Security Instrument; (ii) Barrower agrees that each to	Lander nant of	;;; ;;;		1 1 1 1	* * * *	* * * * * *				; ;
	applied first to the costs of taking control limited to, attorney's fees, receiver's fees promiting takes, accomments and other	of and managing the Property and of promisions on receiver's bonds, rep	y Leader or Lander's sgenus s ollowing the Rents, including, i sir and maintenance costs, inc	hall be but not ::			- 1	· · · · · · · · · · · · · · · · · · ·	· ·	· · · · · · · · · · · · · · · · · · ·			· · ·
	Rents actually received; and (vi) Lender manage the Property and collect the Re inadequacy of the Property as accurity	shall be entitled to have a receiver an and profits derived from the Pro-	party without any showing us all be tiable to take possession - all be tiable to scoons for only	y those of and to the			,					•	•
	If the Rents of the Property are not a and of collecting the Rents any funds Borrower to Lander secured by the Secur Borrower represents and warrants in not and will ant nerform any section in	ty instrument pursuant to Uniform C	overant 7.	HOM OF				: :	• •				
	not and will ant perform any act that wou Lender, or Lender's agents or a judic of or maintain the Property before or a agents or a judicially appointed receiver, shall not cure or waive any default or invitio Property shall terminate when all the	ther giving antice of default to Borro may do so at any time when a defau	required to enter upon, take a wer. However, Lender, or Le alt occurs. Any application of	entiot a								D	
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.	of this 1-4 Family Rider.		· · · · · · · · · · · · · · · · · ·		-	- :							
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	6. Occurance Proposation Materials			: :				: :		. :			
	d. Occupancy, Preservation, Maintenance and Protection of the Property: Borrower's Loas Application; Leastholds, Borrower's and oncupy, entablish, and use the Property as Borrower's principal residence within sixty days after the excellent of this Society occupancy, unless London otherwise agrees by within, which consent their consent of the second or year after the date of	: :					-	•	•				
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specify for reinstatement) before cale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) centry of a Jadgmond enforcing this Security Instrument. Those conditions are that Borrowers (a) pays Lender all sums which then covenants or agreements (o) pays all expenses incurred in anthreng this Security Instrument, including, but not limited to, lustrement, fractions, but not suffering the Security Instrument, including, but not limited to, lustrement, Lender's rights in the Property and Borrower's obligation to pay the sums security Instrument that the lieu of this Security Continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured berreby that I remain fully affective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Rule of Notes Change of Loss Servicer. The Note or a partial interest in the Note (together with this Security Instrument) in the Note of Notes (Change of Loss Servicer). The Note of servicer is the sainty (known as the Loss Servicer) that collects monthly payments des under the Note and this Security Instrument. There also may be one or more written notice of the Change in accordance with paragraph 14 above and applicable inw. The notice will state the same and information required by applicable inw.

20. Hummfors Schringer have been an experience will paragraph 19 above and applicable inw. The notice will state the same and information required by applicable inw.

20. Hummfors Schringers, Borrower shall not cause or permit the presence, use, disposal, storage, for release of any that is to whething of any Environmental Law. The precoding two sentences shall not apply to the presence, use, or storage on uses and to maintenances of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, inwent or other action by any Bocrower shall promptly the Lunder written notice of any inventigation, claim, demand, iswaik or other action by any Sovernmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of substance or Universal Law of substance or Environmental Law of substance or Charles and Substance or Environmental Law of substance or Charles and Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Substance or Subs necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Submances affecting the Property is necessary, Borrower shall promptly take all Environmental Law and the following submances: gasedne, kernenes, other flammable or toxic petrodeum products, toxic pensicides and horthcides, volutie notwents materials commissing ashestee or formalchyde, and radioactive materials, he used in the health, as fety or environmental Law means federal laws and have of the jurisdiction where the Property is located that relate NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as fellows:

31. Accelerations Remedies. Lender thall give actice to Borrower prior to occeleration under paragraph 17 unders applicable law growthes otherwise). The notice shall specify; (a) the default; (b) the action required to cure the default; (c) adults, bot less than one or before the date specified in the Borrower, by which the default must be cured; and (d) that failure to cure the default for changes by judicial proceeding and sale of the Property. The notice shall further inform Server of the right to relaxate after to acceleration und the right to cure the the forecomer proceeding the non-existence of a default or say other defense of Borrower required inconsidite populates the the foreclosure proceeding the non-existence of a default or say other defense of Borrower require intendible populate to the foreclosure, if the default is not cured on or before the date a specified in the notice. Lander at its option may be provided in this puriculant by Judicial proceeding. Leader shall be estiled to collect all expresses incurved in pursuing the remedies. Ecourty Instrument by Judicial proceeding. Leader shall be satisfied to collect all expresses incurved in pursuing the remedies. 22. Release. Upon payment of all sums secured by this Socurity Instrument, Lender shall cancel this Security Instrument without charge to Borrower, Borrower shall pay any recordation costs.

23. No Claim of Credit for Taxes, Borrower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments or charges. Borrower will not claim any deduction from the taxable value of the Property by reason of this Security Instrument. 1 1 D=-173PG192 rm 3031 9/96 (page 5 of 6 pages)

Station: View8 - 11/04/2010 12:58:04 PM

PASSAIC COUNTY

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Inst.# 1997023924 - Page 9 of 10

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